

# **CREDIT PROPERTY INSURANCE EXPERIENCE REPORT**

*for Calendar Years 2001, 2002, and 2003*

## **Column Definitions**

- 1)** Enter Company Name and its 5-digit NAIC number; also enter the NAIC Group Code (if applicable).
- 2)** Each line represents a different product/program written. List the Creditor's Name and/or Product/Program Name.

### **Columns:**

- [1]** Record Number - Start with 1 and number consecutively for each Creditor Name or Program.
- [2]** Creditor Name and/or Product/Program Name.
- [3]** Class of Business [Class **A**, **B**, **C**, or **D**] -- refer to the Report Instructions for the Class of Business descriptions.
- [4]** Type of Premium Payment: **SP** for **S**ingle **P**remium, **MOB** for **M**onthly **O**utstanding **B**alance.
- [5]** Benchmark Number [Numbers **1** to **3**] -- refer to the Report Instructions for the description of the 3 Benchmarks for Credit Property Insurance.  
  
If your product does not fit under these Benchmarks, leave column blank and list product at end of report. Please submit a detailed description of the type of product and the coverages provided.
- [6]** Current Rate per \$100.00
- [7]** Exposures Count
- [8]** Policies or Certificates Count: number of policies/certificates issued (in-force).
- [9]** Gross Written Premium
- [10]** Refunds on Terminations: premium refunded on cancelled policies.
- [11]** Net Written Premium = [9] - [10]
- [12]** Premium Reserve, Start of Period

- [13]** Premium Reserve, End of Period
- [14]** Actual Earned Premium = [11] + [12] - [13]
- [15]** Earned Premium at Current Rate Level
- [16]** Claims Count: number of claims paid during the period.
- [17]** Losses Paid
- [18]** IBNR Loss Reserve, Start of Period
- [19]** IBNR Loss Reserve, End of Period
- [20]** Loss Reserve, Start of Period
- [21]** Loss Reserve, End of Period
- [22]** Incurred Losses = [17] + [19] - [18] + [21] - [20]
- [23]** Defense & Cost Containment Expenses Incurred (*formerly known as ALAE*)
- [24]** Adjusting and Other Expenses (*formerly known as ULAE*)
- [25]** Other Acquisitions, Field Supervision, and Collection Expenses Incurred
- [26]** General Expenses Incurred
- [27]** Taxes, Licenses & Fees Incurred, **excluding** California Premium Tax
- [28]** Commissions and Brokerage Expenses Incurred
- [29]** California Premium Tax

**\*\* PLEASE REPEAT INFORMATION FOR EACH APPLICABLE CALENDAR YEAR \*\***

# **CREDIT UNEMPLOYMENT INSURANCE EXPERIENCE REPORT**

**for Calendar Years *2001, 2002, and 2003***

## **Column Definitions**

- 1)** Enter Company Name and its 5-digit NAIC number; also enter the NAIC Group Code (if applicable).
- 2)** Each line represents a different product/program written. List the Creditor's Name and/or Product/Program Name.

### **Columns:**

- [1]** Record Number - Start with 1 and number consecutively for each Creditor Name or Program.
- [2]** Creditor Name and/or Product/Program Name.
- [3]** Class of Business [Class A, B, C, or D] -- refer to the Report Instructions for the Class of Business descriptions.
- [4]** Type of Premium Payment: **SP** for Single Premium, **MOB** for Monthly Outstanding Balance.
- [5]** Single or Joint Coverage: mark **S** for Single Coverage, **J** for Joint Coverage.
- [6]** Benchmark Number [Numbers 6 to 9] -- refer to the Report Instructions for the description of the 4 Benchmarks for Credit Unemployment Insurance.

If your product does not fit under these Benchmarks, leave column blank and list product at end of report. Please submit a detailed description of the type of product and the coverages provided.

- [7]** Current Rate per \$100.00
- [8]** Policies or Certificates Count: number of policies/certificates issued (in-force).
- [9]** Exposures Count
- [10]** Gross Written Premium
- [11]** Refunds on Terminations: premium refunded on cancelled policies.
- [12]** Net Written Premium = [10] - [11]

- [13]** Premium Reserve, Start of Period
- [14]** Premium Reserve, End of Period
- [15]** Actual Earned Premium = [12] + [13] - [14]
- [16]** Earned Premium at Current Rate Level
- [17]** Claims Count: number of claims paid during the period.
- [18]** Losses Paid
- [19]** IBNR Loss Reserve, Start of Period
- [20]** IBNR Loss Reserve, End of Period
- [21]** Loss Reserve, Start of Period
- [22]** Loss Reserve, End of Period
- [23]** Incurred Losses = [18] + [20] - [19] + [22] - [21]
- [24]** Defense & Cost Containment Expenses Incurred (*formerly known as ALAE*)
- [25]** Adjusting and Other Expenses (*formerly known as ULAE*)
- [26]** Other Acquisitions, Field Supervision, and Collection Expenses Incurred
- [27]** General Expenses Incurred
- [28]** Taxes, Licenses & Fees Incurred, **excluding** California Premium Tax
- [29]** Commissions and Brokerage Expenses Incurred
- [30]** California Premium Tax

**\*\* PLEASE REPEAT INFORMATION FOR EACH APPLICABLE CALENDAR YEAR \*\***